



A small black padlock icon above the word 'LOGIN' in a blue sans-serif font.

A small black hamburger menu icon above the word 'MENU' in a blue sans-serif font.

Overdraft Services

Avoid the embarrassment of declined transactions

Prevent returned checks and declined card transactions.

We all lose sight of our account balance sometimes. Our Overdraft Services can help you avoid the inconvenience and embarrassment that come when you don't have the funds to cover your transactions.

We offer 3 options for overdraft coverage designed to cover accidental overdrafts when you write a check, make withdrawals at a branch or ATM or when you use your debit card.

Overdraft Privilege

Overdraft Transfer

Overdraft Line of Credit

Overdraft Privilege

How does it work?	At our discretion, we may authorize and pay overdraft transactions
Associated fee	\$36
Availability	At our discretion, we may authorize and pay overdraft transactions not to exceed 6 per business day
Benefits	Reduces additional charges related to returned checks

Overdraft Transfer

How does it work?	Funds are transferred out of your designated account to cover overdraft transactions
Associated fee	\$12.50
Availability	Transfer amount is limited by available balance in your account(s)
Benefits	Automatically transfers overdrawn amounts to your checking account Lower cost than overdraft privilege

Overdraft Line of Credit

How does it work?	Line of credit covers overdraft transactions
Associated fee	\$12.50
Availability	Overdraft line of credit is determined by creditworthiness
Benefits	Automatically transfers overdrawn amounts from your line of credit to your checking account Lower cost than overdraft privilege Fixed interest rate

Fees may be imposed for covering overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means such as a debit card. Atlantic Union Bank does not authorize and pay overdrafts for ATM and one-time debit card transactions unless we receive authorization from you to opt in to that service.

Three easy ways to opt in or out of Overdraft Services

- 1 Log in to Online Banking, click on Service & Support, and select Overdraft Elections from the menu
- 2 Call Customer Care at 800-990-4828
- 3 Visit a nearby branch

Additional resources

Branches & ATMs

Calculators

Support

Better customer support starts here



Customer Care

800-990-4828



Send Us a Message

Contact Us | Send an Email



Come Say Hello

Find a Location



Careers |

Contact Us

Investor Relations

Contact Us

Rates

Privacy

Terms

Website Accessibility

Security & Fraud Center

Community Reinvestment

Sitemap

Contact Us

Customer Care: 800-990-4828

Mon-Fri: 7am - 8pm | Sat: 7am - 5pm

Routing number: 051403164

NMLS number: 551889



Atlantic Union Bank, located in Virginia and beyond, offers a wide range of financial solutions including checking accounts, savings accounts, business loans and more. Bank online or visit one of our conveniently located branches or ATMs today.

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Member
FDIC



Personal Deposit Accounts Fee Schedule

Effective January 1, 2020

ATM FEES:

Foreign ATM Withdrawal ¹	\$2.50
Replace ATM/Debit Card	\$5.00

CASHIER'S CHECK:

Customer Initiated	\$10.00
Non-Customer Initiated	\$15.00
Lost Cashier's Check	\$40.00

COPIES:

Check Image Copy	\$5.00
Statement Copy/Account Activity Printout	\$5.00
Faxed Copy (\$1/Page After the First)	\$5.00
Xerox Copy	\$1.00

FOREIGN EXCHANGE FEES:

Order/Exchange Currency Over \$300 (<i>Customers Only</i>)	\$22.00
Order/Exchange Currency \$300 or less (<i>Customers Only</i>)	\$32.00
Foreign Currency Transaction Fee (<i>Debit Cards</i>)	3%

NIGHT DEPOSIT BAGS:

Lock Bag	\$25.00
Zipper Bag	\$5.00

OVERDRAFT FEES:

Non-Sufficient Funds ² (<i>Per Item Overdraft</i>)	\$36.00
Overdraft ² (<i>Per Item</i>)	\$36.00
Transfers to Cover Overdrafts	\$12.50

SAFE DEPOSIT BOX FEES³:

2" x 5"	\$40.00
3" x 5"	\$50.00
5" x 5"	\$65.00
3" x 10"	\$75.00
5" x 10"	\$85.00
6" x 10"	\$90.00
7" x 10"	\$95.00
10" x 10"	\$125.00
10" x 16"	\$130.00
11" x 20"	\$140.00
13" x 23" (<i>Locker</i>)	\$150.00
15" x 31"	\$350.00
Drill Box	\$250.00
Safe Deposit Box Lost Key Fee	\$25.00

WIRE FEES:

Incoming (<i>Domestic and Foreign</i>)	\$15.00
Outgoing Domestic	\$30.00
Outgoing Foreign ⁴	\$50.00
Indirect Wire Request (<i>By Phone, Fax or Email</i>)	\$50.00

OTHER FEES:

Charge-off of Account	\$35.00
CD-Rom Statement (<i>Per Period</i>)	\$25.00
Collection Item (<i>Domestic or Foreign Check</i>)	\$50.00
Counter Check	\$0.25
Deluxe Savings Club Closing (<i>Prior to Maturity</i>)	\$5.00
Dormant Account (<i>Per Month</i>)	\$10.00
Early Account Closing (<i>Within 180 Days of Opening</i>)	\$25.00
Garnishment/Levy	\$125.00
Health Savings Account (HSA) Rollover/Closing (<i>For External Transfers</i>)	\$25.00
IRA Transfer (<i>For External Transfers</i>)	\$25.00
Lost Loan Book Replaced	\$5.00
Missing/Incorrect Tax ID Number	\$50.00
Non-Customer Check Cashing Fee (Atlantic Union Bank checks greater than \$100; per check)	\$7.00
Research (<i>Per Hour</i>)	\$25.00
Returned Deposit (<i>Or Cashed</i>) Item	\$12.00
Returned Statement/Undeliverable Address Fee (<i>Per Month</i>)	\$5.00
Statement Reconciliation (<i>Per Hour</i>)	\$25.00
Stop Payment (<i>Per Item</i>)	\$35.00
Telephone Loan Payment	\$10.00
Verification Fee, Deposit or Loan	\$10.00

¹ ATMs that Atlantic Union Bank does not own or operate.

² Atlantic Union Bank limits the total number of combined Overdraft and Non-Sufficient Funds fees to 6 per business day.

³ Per year. Not all sizes are available at all branches.

⁴ Other additional remittance transfer fees may apply.

